

IRISH LIFE PRESENTS



predicting the Future



MAJOR NEW CAMPAIGN TO HELP YOU GET MORE FAMILIES PREPARED FOR LIFE

For financial advisers only. This is not a customer document.

Irish families are starting to feel more comfortable about their current finances but are concerned about their family's financial future. The great news is we're seeing a significant increase in the numbers of people intending to start a protection plan this year.

- **1 in 5** adults intend to buy life, serious illness or income protection cover this year - that's over **500,000** people.
- **1 in 2** of them say they want advice and guidance to help put the right cover in place to suit their needs. Only **1 in 10** want to do it all by themselves.
- It also matters to them who the life insurance provider is. They're **4 TIMES** more likely to want Irish Life as the provider.

This is a great opportunity. So there's never been a better time for us to promote the benefits of Irish Life Family Protection. Find out more inside, including the ways we're supporting you.



Irish Life

PENSIONS • INVESTMENTS • LIFE INSURANCE

1 IN 3 PARENTS HAVE NO LIFE COVER

We've been speaking to people across Ireland to find out more about why and how they buy life insurance and to identify key opportunities and market potential. Here are just some of the things they told us:



2 IN 5

adults have no life protection, with **1 IN 3** parents with no cover whatsoever.



DEMAND INCREASE

1 IN 5 adults intend to buy life cover this year - that's over **500,000** people.



ADVICE WANTED

1 IN 2 say they want advice on life insurance and guidance in person with a financial broker or advisor.



WOMEN

are huge influencers in the purchase decision for life insurance.



7 IN 10

adults say they bought insurance through a financial broker or advisor.



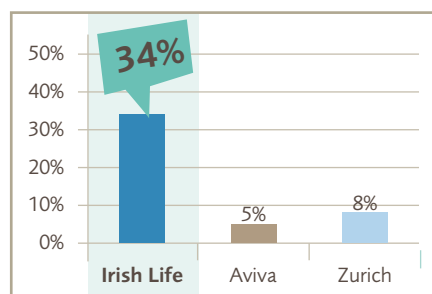
The average cover for adults with life insurance (excluding mortgage related cover) is **€103K**. Just under **3 TIMES** the average national income.

Source: Nationally representative surveys conducted by Red C (2016) and Coyne Research (2016) on behalf of Irish Life. National income used based on CSO Q3, 2016.

Irish Life is the *No 1. brand* people choose for life insurance*



Customers are **4 TIMES** more likely to choose Irish Life as their insurance provider in comparison to our nearest competitor. Our research shows that your customers tend to buy from brands they trust and know.



*Survey researching 1st preference choice of life assurance providers.
Base: ABC1 Adults aged 30-60 years (Coyne Research November 2016).

SUPPORTING YOUR LIFE BUSINESS - MAJOR NATIONAL LIFE INSURANCE CAMPAIGN



Irish Life will be landing a major national advertising campaign promoting the need for life insurance. Our campaign will run for five weeks starting on February 6th. We will be investing over half a million euro across a range of media including TV, Radio, Cinema, Outdoor, Online and Social Media.

The key message is you can't predict the future, but you can prepare for it with IRISH LIFE FAMILY PROTECTION. We've developed supports to help you share this message to the customer.

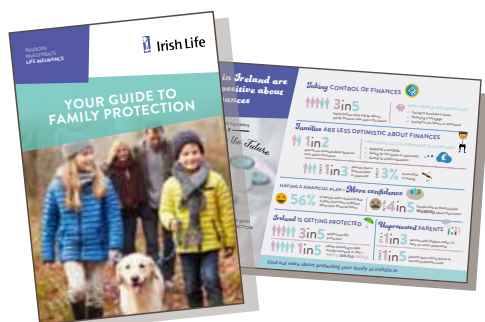
1 PEOPLE THINK COVER IS MORE EXPENSIVE THAN IT IS



A short leaflet to show customers the need for life insurance and also how affordable it can be.

The majority of adults think €100,000 of life cover would cost over €50 a month. If you tell people they can start a plan from as little as €15, it decreases the misconceptions around cost and increases the likelihood to purchase.

2 MAKING IT EASIER FOR PEOPLE TO UNDERSTAND THEIR FAMILY PROTECTION NEEDS



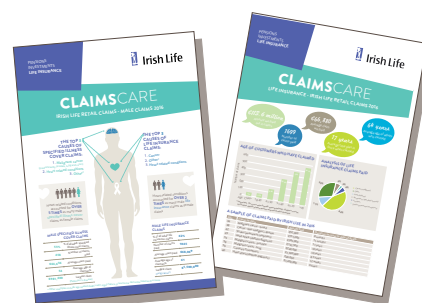
Customer Guides

We've a new simple guide to life insurance for parents. This guide can be sent to clients that may be thinking about life cover. We have also developed a range of infographics to help clearly explain the need for cover.



Family Protection Planner

We have developed a new simple calculator to help your customers visualise their protection needs. This calculator is located on irishlife.ie/life-insurance and could be useful to send to a customer in advance of a meeting.



Claims Supports

We have a new range of flyers detailing our claims payments in 2016 and highlighting the high rate of claims that we pay, across a range of ages, including:

- An analysis of male and female claims paid.
- A national analysis of total claims paid.

For more information on our campaign please contact your sales support team.





IRISH LIFE FAMILY PROTECTION

- ✓ **Decreasing Life Cover** – a lump sum for your family to replace your income if you die
- ✓ **Specified Illness Cover** – pays your family a lump sum if you suffer one of the specified illnesses covered on your plan
- ✓ **Bill Cover** – provides you with a monthly income to pay your essential bills (e.g. mortgage or rent) if you are unable to work due to illness or injury

Irish Life Assurance plc, Registered in Ireland number 152576, VAT number 9F55923G.
Irish Life Assurance plc is regulated by the Central Bank of Ireland.
